

Louisiana Property and Casualty
Insurance Commission
Louisiana Department of Insurance
P.O. Box 94214
Baton Rouge, LA 70804-9214
www.ldi.state.la.us

Louisiana Property and Casualty
Insurance Commission
Monthly Report
Online at www.ldi.state.la.us

Volume 5-Issue 10- October 2005

Operation Recovery and Redevelopment
Commissioner Wooley Announces Success in Grid 1
Grid 2 Scheduled Adjusting Underway in St. Bernard and Plaquemines
Parishes

With more than 90% of Grid 1 inspected by insurance company adjusters last week, Commissioner of Insurance Robert Wooley gave the go-ahead October 24th for the coordinated adjusting of Grid 2 in St. Bernard and Plaquemines Parishes to officially begin.

Working with parish officials and the insurance industry, Commissioner Wooley developed the idea of subdividing St. Bernard and Plaquemines, two parishes badly damaged by Hurricane Katrina, into small grids containing approximately 1,000 households each. Parish officials then created their respective grid maps, using a parish street map. The map for St. Bernard Parish consists of 25 grids. Plaquemines officials subdivided their parish into nine grids, using their council districts as boundaries.

From October 17th through the 23rd, insurance companies began working in a coordinated effort to more efficiently adjust claims in Grid 1. Commissioner Wooley believes an organized approach to adjusting an entire parish is vital to its redevelopment. “I think it is important that entire neighborhoods and city blocks are all adjusted at the same time so citizens living there can start the rebuilding process together,” says Wooley. “A piecemeal approach slows down the redevelopment process. I am pleased that this voluntary program has been met with such success.”

Commissioner Wooley made an unannounced visit to Grid 1 in St. Bernard Parish on October 21st, talking to property owners and adjusters. “I saw quite a few adjusters on the job and talked to many homeowners, all of whom had been visited by their company adjuster,” adds Wooley. “The citizens I spoke with were very positive about the prospect of rebuilding their neighborhoods as they existed before Katrina struck.”

Insurance company adjusters are scheduled to visit Grid 2 properties in both St. Bernard and Plaquemines Parishes from Monday, October 24th through Sunday, October 30th, although many insurers report to the Commissioner that they have completed their work in Grid 2 and beyond as well. The Commissioner says companies are working hard to track down their policyholders to let them know what day they can expect a visit from an adjuster.

Continued on next page

Louisiana Property and Casualty Insurance Commission -Monthly Re-

- ◆ The Monthly Report is the newsletter of the Louisiana Property and Casualty Insurance Commission, Louisiana Department of Insurance, 1702 N. 3rd Street, 3rd Floor, P.O. Box 94214, Baton Rouge, LA 70804-9214 225-342-7187 (PH) 225-342-6057 (FX)
 - ◆ The Monthly Report may be reprinted with prior permission.
 - ◆ The Louisiana Property and Casualty Insurance Commission was created by the enactment of R.S. 22:15 in the 2001Regular Session of the Louisiana Legislature to review and examine the availability and affordability of property and casualty insurance in the state of Louisiana. The commission will also undertake a comprehensive study and provide oversight and enforcement recommendations of the effectiveness of law enforcement and implementation of programs aimed at enforcement throughout the state of those laws and programs which affect property and casualty insurance rates.
- LA Property & Casualty Insurance Commission Staff
Molly Quirk Kirby, Director
Terrell Moss, Research Analyst
Rana Johnson, Staff Support

Continued from front page-

The following are boundaries for Grid 2 in St. Bernard and Plaquemines Parishes:

St. Bernard Parish: Grid 2 boundaries are Benjamin Drive and Center Street north, Friscoville and Lebeau Avenues south, Center Street to the east and Friscoville and Alexander Avenues to the west.

Plaquemines Parish: Grid 2 spans from West Ravenna Road to the Freeport Sulphur Plant in Port Sulphur.

Cameron Parish to Implement Grid System Approach to Recovery

Commissioner Wooley met with Cameron Parish Emergency Preparedness officials on October 18th, to discuss some of their concerns following Hurricane Rita. He concluded that the town of Cameron, which is at the southern-most edge of Cameron Parish, suffered devastation similar to what lower Plaquemines and St. Bernard Parishes experienced with Katrina.

Cameron Parish would like to implement a grid system like Plaquemines and St. Bernard. Cameron Parish officials will get their grid system to the Department of Insurance as soon as possible. The Commissioner is requesting the insurance industry to direct adequate adjuster resources to the town of Cameron, so the debris removal process can more effectively proceed. This will enable the parish government to better serve the community in their recovery efforts.

Grid maps will be posted on the Department of Insurance Web site: www.ldi.state.la.us, under *Hurricanes Katrina and Rita Information* section.

Louisiana Property and Casualty Insurance Commission Members		
Commissioner Robert Wooley		
Jeff Albright		
Col. Jim Champagne		
Chuck McMains		
Terry Lisotta		
H. "Marc" Carter		
Senator James David Cain		
Representative Karen Carter		
Senator Donald Cravins		
Earl Taylor		
Kay Hodges		
Richard L. Stalder		
Tom O'Neal		
Theodore "Ted" Haik, Jr		
Aubrey T. Temple, Jr.		
Nicholas Gachassin		
Richard Clements		
Chad Brown		
Lorrie Brouse		

**Assisting Consumers with Disaster Recovery
at the Department of Insurance**

In the Office of Property and Casualty at the Department of Insurance, there has been a "phone bank" established in the Consumer Affairs Division to answer all the consumer questions, and to help with the informal inquiries dealing with Hurricanes Katrina and Rita.

This group is working six days a week from 7 a.m. to 7 p.m., with a shorter schedule on Sunday only. During one week in October for example, there were 4,177 calls received. Normally that number would equal a months' worth of calls received. Coordinating the group is Ms. Molly Kirby, assisted by Mary Alice Allgood, Rachele Carter and Suzanne Aucoin.

Also established at the Department of Insurance is the Disaster Recovery Team headed by Ms. Clarissa Preston, assisted by Linda Gonzales. These team members consist of 24 employees chosen from different divisions that travel to the State Disaster Recovery Centers to help policyholders with their hurricane-related insurance questions or problems. The center locations now include 17 different sites manned by representatives of FEMA, assisted by representatives from the Small Business Administration, USDA Rural Development, Internal Revenue Service, Social Services, Hazard Mitigation and Crisis Intervention.

In addition to the Louisiana Department of Insurance employees, other state departments of insurance have sent employees who have volunteered to come to Louisiana to help our citizens. Consumer Affairs staff members from New York, Florida, Pennsylvania, Washington, Iowa and Ohio have been out in the field with our staff helping policyholders. One weeks' numbers in October for field operations totalled 566 consumer inquiries.

The division that is handling the formal consumer complaints submitted to the Department of Insurance is headed by Ms. Neysa P. Hurst. She is assisted by Kathy Webb and Barbara Payne. The complaints may be submitted electronically, mailed or faxed to the Department. There is an online Disaster-Related Complaint form on the Department's homepage at www.ldi.state.la.us, making it easier for consumers to file a complaint during this time.